

PROCEEDINGS BEFORE - THE INSURANCE OMBUDSMAN, STATE OF M.P. & C.G.
(UNDER RULE NO: 16(1)/17 OF THE INSURANCE OMBUDSMAN RULE 2017)

Mr.Anant Lal Singh Complainant

V/S

Life Insurance Corporation of India.Respondent

COMPLAINT NO: BHP-L-029-1718-0063

Order No. IO/BHP/A/LI/0030 /2018-2019

1.	Name & Address of the Complainant	Mr. Anant Lal Singh Behind Pawar Gas Godam BARA, Rewa (MP)
2.	Policy No: Type of Policy Duration of policy/DOC	375541199 Bima Gold 14.01.2006
3.	Name of the insured Name of the policyholder	Mr.Anant Lal Singh -same-
4.	Name of the insurer	Life Insurance Corporation of India, Shahdol
5.	Date of Repudiation/Rejection	-
6.	Reason for repudiation/Rejection	-
7.	Date of receipt of the Complaint	31.05.2017
8.	Nature of complaint	Short payment of SB Claim
9.	Amount of Claim	Rs.8700/-
10.	Date of Partial Settlement	-
11.	Amount of relief sought	Rs.8700/-
12.	Complaint registered under Rule	Rule No. 13(1)(b) of Ins.Ombudsman Rule 2017
13.	Date of hearing/place	On 19.06.2018 at 10:30 am at Bhopal
14.	Representation at the hearing	
	a) For the Complainant	Mr. Anant Lal Sing, Complainant
	b) For the insurer	Mr.Pradeep Singh, Manager (HI)
15.	Complaint how disposed	Dismissed
16.	Date of Award/Order	21.06.2018

17. Mr. Anantlal Singh (Complainant) has filed a complaint against the decision of Life Insurance Corporation of India (Respondent) alleging Short payment of SB claim amount.

18. **Brief Facts of Case** -The complainant stated that the policy bearing no.375541199 was taken by him under Salary Saving Scheme from the respondent company. The premium amount was deducted from his salary but the installments of 12 months were not sent by Rewa Branch to Sahdol Branch of respondent. In SB claim which was due in January 2014, respondent paid Rs.6300/- instead of 15,000/- to him. The complainant approached this forum for payment of balance amount of Rs.8700/- with interest.

The respondent in the SCN/reply dated 02.08.2017 stated that due to 12 gap in policy we deducted Rs.8,700/- (premium @ Rs.725/- x 12 = 8700/-) and paid balance amount Rs. 6,300/- to the life assured. It is further stated that at present the servicing Branch of above policy is under Rewa Branch, of Divisional Office, Satna

A letter dated 02.08.2017 attached with SCN address to the Satna D.O. for instruction of payment of balance amount of Rs.8,700/-.

19. The complainant has filed complaint letter, Annex. VI A and correspondence with respondent while respondent have filed alongwith SCN annexure, policy copy.
20. I have heard both the parties at length and perused paper filed on behalf of the complainant as well as the Insurance Company.
21. At the time of argument, respondent stated that an amount of Rs.7,975/- has been credited in the complainant's account on 14.06.2018. Respondent also argued that amount of 11 installments Rs.7,975/- deducting amount of one gap premium was paid to the complainant. During hearing complainant received copy of respondent's letter in which respondent has informed that amount of Rs.7,975/- has been credited to his account. Complainant also admitted gap of one installment from his side. Hence, amount of claim of Rs.8,700/- is resolved.
22. In view of above facts & circumstances as matter has been resolved by depositing amount in the account of complainant, hence complaint needs no further action and thus, complaint is liable to be dismissed.
23. The complaint filed by Mr. Anantlal Singh stands dismissed herewith.
24. Let copies of Award be given to both the parties.

Dated : June 21st, 2018

**(G.S.Shrivastava)
Insurance Ombudsman**